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SECTION: Section A; Page 1; Column 1; Foreign Desk**LENGTH:** 3500 words**HEADLINE:** UNHEEDED WARNINGS: A special report.;
Before Bombings, Omens and Fears**BYLINE:** By JAMES RISEN and BENJAMIN WEISER**BODY:**

In the spring of 1998, Prudence Bushnell, the United States Ambassador to Kenya, sent an emotional letter to Secretary of State Madeleine K. Albright begging for the Secretary's personal help.

Ms. Bushnell, a career diplomat, had been fighting for months for a more secure embassy in the face of mounting terrorist threats and a warning that she was the target of an assassination plot. The State Department had repeatedly refused to grant her request, citing a lack of money. That kind of response, she wrote Ms. Albright, was "endangering the lives of embassy personnel."

The Central Intelligence Agency and the Federal Bureau of Investigation had been amassing increasingly ominous and detailed clues about potential threats in Kenya, officials said. The State Department bureaucracy still dismissed Ms. Bushnell's pleas. She was even seen by some at the State Department as a nuisance who was overly obsessed with security, according to one official.

Ms. Albright took no action. And three months later, on Aug. 7, the American Embassies in Tanzania and Kenya were simultaneously attacked with car bombs. Twelve American diplomats and more than 200 Africans were killed in Kenya.

The State Department has acknowledged that Ms. Bushnell raised questions about security before the bombing. But a close examination of events in the year before the assaults, based on interviews with officials throughout the United States Government, shows her concerns were more intense, more well founded, more specific and more forcefully expressed than has previously been known.

The review produced these findings:

*The Central Intelligence Agency repeatedly told State Department officials in Washington and in the Kenya embassy that there was an active terrorist cell in Kenya connected to Osama bin Laden, the Saudi exile who is accused of masterminding the attack.

*The C.I.A. investigated at least three terrorist threats in Nairobi in the year before the bombing and took one seriously enough to send a counterterrorism team from C.I.A. headquarters. The agency ultimately concluded that the threat was unfounded, but some officials say the inquiry was botched, and the agency's inspector general is investigating how it was handled.

*State Department officials brushed aside Gen. Anthony C. Zinni, commander of the United States Central Command, who had visited Nairobi and warned that the embassy there was an easy and tempting target for terrorists. General Zinni's offer to send his own specialists to review security in Nairobi was turned down by the State Department.

*The State Department had all but abandoned the commitment it made after the 1983 bombing of the embassy in Beirut to improve embassy security. Department officials had long since stopped asking Congress for the money needed to meet its own standards, and had adopted a strategy of improving the handful of embassies it believed were at greatest

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risk. Nairobi was not one of them.

Ms. Bushnell, in a rare interview about the bombing, said by telephone from Nairobi yesterday: "This is a tragedy in the real sense of the word, and it's a tragedy that has caused us to think differently. We no longer operate under the assumptions that we did in the past."

A report made public yesterday by a commission appointed by Ms. Albright excoriated the State Department for failing to safeguard American missions against terrorist attacks, and particularly for giving vulnerable missions like the one in Nairobi lower priority when experience shows they make attractive targets for terrorists.

But the report, signed by Adm. William J. Crowe Jr., former Chairman of the Joint Chiefs of Staff, concluded that "intelligence provided no immediate tactical warning of the Aug. 7 attacks."

Still, classified cable traffic and intelligence reports, which were not included in the public version of Admiral Crowe's report, show that while none of the warnings gathered by American intelligence in the year before the bombings pointed to a particular act of terrorism on a particular day, the United States had growing indications that the embassy was a target of terrorist plots, and that terrorists hostile to American interests were active in Kenya.

State Department officials insist that they were sympathetic to Ms. Bushnell's concerns. They added that it was impossible to respond to each terrorist threat it received. Department officials also assert that even if Ms. Bushnell's requests had been granted, a new embassy could not have been in place in time to prevent the attack in August.

They also said they were told at the time by the C.I.A. that the threats in Nairobi had either proved unfounded or had been dealt with by the Kenyan authorities.

Administration officials said Ms. Bushnell began raising concerns about embassy security soon after her 1996 arrival in Nairobi.

She sent two cable to headquarters in December 1997 outlining the dangers and asking for a new embassy. Her request was not seriously considered, officials said, when senior State Department officials met in January 1998 to set a budget for embassy construction in the coming year.

"It didn't come up on the radar screen," a senior Administration official said.

This prompted her to try her end-run with Ms. Albright. In memos sent in April and May, she asked Ms. Albright to cite Nairobi's vulnerability to Congress in seeking more funds for security. In addition, Ms. Bushnell was lobbying every senior American official and member of Congress who came to Nairobi. According to an American official, she would say: "How do you like our building? I think it's terrible." Ms. Bushnell "did not want to be in that building," the official said.

While none of the terrorist threats investigated by the C.I.A. were substantiated, they focused Ms. Bushnell's attention on just how vulnerable her embassy was. "If you know there is a viper's nest around, then that gives you pause," a State Department official said.

The Terrorists

Focus on a Network Linked to bin Laden

By the mid-1990's, the global investigation touched off by the 1993 World Trade Center bombing had focused on Mr. bin Laden and his associates. F.B.I. agents from New York were hard at work building a criminal case against the Saudi exile. At the same time, the C.I.A. was tracking the group's movements and finances in hopes of preventing attacks.

One trail led to Kenya, where the agency discovered that Mr. bin Laden's operatives were living. Intelligence officials say they briefed Ms. Bushnell about the presence of the group in early 1997 but told her there was no evidence of a specific threat against the embassy or American interests in Kenya.

In the summer of 1997, American intelligence officials began to look more closely at what Mr. bin Laden was doing in Africa. The C.I.A. identified an intriguing suspect: Wadhi el-Hage, a Lebanese-born American citizen in Kenya who was believed to have close ties to the leadership of Mr. bin Laden's group.

American officials prodded their Kenyan counterparts to raid Mr. Hage's home in Nairobi, an overture that was shared with Ms. Bushnell and others in the embassy.

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The Kenyan police, accompanied by the C.I.A. and F.B.I., searched the house in August 1997. They found his computer, downloaded its files, and read a letter describing the existence of an "East African cell" of Mr. bin Laden's group.

The author of the letter mentioned recent attempts by American intelligence to investigate the group's Kenyan operations and alluded to its role in attacking American soldiers in Somalia a few years earlier. According to the document, the group had moved a cache of incriminating files from Mr. Hage's house and hidden them elsewhere.

That reference set off alarm bells.

American officials suspected that the missing files might contain evidence of a coming attack by Mr. bin Laden's Kenyan operatives. The working theory, officials said, was that such a plot would be aimed at another country, with Nairobi used as a "jumping off point."

A law enforcement official said American investigators began a "somewhat frantic, concerted effort" to locate the missing files. "The concern was high enough about something being out there to go right away," the official said.

As part of that effort, a second search was conducted in Kenya at another location in September 1997. This time, an official from the embassy joined the C.I.A., F.B.I. and Kenyans. No files were found.

The F.B.I. interviewed Mr. Hage, who had moved to the United States, three times, but he professed to know little of Mr. bin Laden or his activities in Kenya.

Today, Mr. Hage is in jail in New York, awaiting trial on charges of lying in those interviews and conspiring with Mr. bin Laden to kill Americans abroad. He has not been directly linked to the bombings in Kenya, but has been accused of being one of the Saudi exile's chief lieutenants, responsible for setting up front companies in Kenya and seeking components for chemical weapons. He has pleaded not guilty.

Still, the C.I.A. and F.B.I. believed at the time that they had uncovered a potentially dangerous terrorist group linked to Mr. bin Laden. State Department officials insist that they were not told of this and stress that they were given only a "fragmentary" understanding of the reasons for the raid on Mr. Hage's house.

The officials said they had been told only that the C.I.A. was assisting a criminal investigation by the New York F.B.I.

"At no time were we told he was connected to Osama bin Laden or to any threat against U.S. interests in Kenya," a senior State Department official said.

Another department official said, "If we had known there was a significant bin Laden network in Kenya, we would have gotten our people the hell out of that building."

Intelligence and law enforcement officials strongly dispute the State Department's assertions.

The State Department, an intelligence official said, was briefed about the presence of Mr. bin Laden's operatives in Kenya, "before, during, and after" the August 1997 raid on Mr. Hage's house.

Over the next year, intelligence officials said, the C.I.A. sent the State Department numerous reports detailing the activities of Mr. Hage and others linked to Mr. bin Laden in Kenya. "Some of those reports referred to Osama bin Laden in the first paragraph," an American intelligence official said.

The Warnings

Internal Dispute Over Jailed Suspects

In the summer of 1997, the C.I.A.'s Nairobi-based officers learned of another possible terrorist threat to the embassy.

The intelligence service of another country, which American officials declined to identify, turned over an informant to the C.I.A. In a series of conversations, the informant said the Nairobi branch of an Islamic charity, Al Haramain Foundation, was plotting terrorist attacks against Americans, according to Government officials.

The informant eventually warned that the group was plotting to blow up the American Embassy in Nairobi.

Officials said the C.I.A. station chief, the agency's highest-ranking officer in Nairobi, relayed the threats to the Ambassador and other embassy officials, touching off a dispute between the agencies over what to do next.

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Senior diplomats at the embassy wanted the C.I.A. to ask the Kenyan authorities to arrest the group's members immediately. But the C.I.A.'s station chief, uncertain about the credibility of the informant, initially favored keeping an eye on the group, according to American officials.

The diplomats prevailed, and on Oct. 31, the Kenyans arrested nine Arabs connected to Al Haramain, and seized the group's files.

While the United States receives thousands of terrorist threats a year, this one was taken so seriously that the C.I.A. took the unusual step of sending a team of counterterrorism specialists from its Langley, Va., headquarters to Nairobi to investigate.

The C.I.A. team, which included an Arabic-speaker, scoured Al Haramain's seized files, but could find no evidence of a bomb plot. Members of the counterterrorism team wanted to question Al Haramain members in jail, to make sure they were not missing any clues.

But that request set off another dispute, officials said. The agency's station chief refused to ask the Kenyans for access to Al Haramain suspects, insisting that he had pushed his local counterparts far enough. The station chief said he did not want to strain his relations with the Kenyans.

Senior officials at C.I.A. headquarters urged the station chief to reconsider, but they said the decision was ultimately his, and he held his ground.

There were no interviews. Because the files seized from the group's offices showed no evidence of a bombing plot, the C.I.A. soon dropped its investigation. Without any evidence against Al Haramain, the agency concluded that its informant was not credible, officials said. Kenya washed its hands of the group, ordering the nine deported.

But some members of the counterterrorism team were furious, officials said, and complained that their investigation had been dangerously short-circuited. They felt they were unable to conduct a thorough investigation without talking to the suspects. Some team members attributed the decision to the station chief's lack of field experience; he was a career analyst from the C.I.A.'s Directorate of Intelligence who was on his first overseas espionage assignment.

Embassy officials say they were not aware of the internal C.I.A. dispute, and add that they assumed at the time that it was the Kenyans who had denied access to the suspects. "Why would you not want to interview them?" a State Department official asked.

Ambassador Bushnell was told of the findings of the inquiry, and assured that the threat had been eliminated by the arrests. In fact, there were some lingering questions. Some intelligence officials believed at the time that members of the charity were tied to Mr. bin Laden.

It was, perhaps, another indication of possible terrorist activity in Kenya. But the C.I.A. did not circulate any intelligence reports through the rest of the Government about the case.

Today, intelligence officials insist that there is no evidence linking the group to the embassy bombings. But they say they now have evidence that connects them to Mr. bin Laden. The agency's inspector general is examining the case.

A third warning surfaced in November 1997. Mustafa Mahmoud Said Ahmed, an Egyptian, walked into the embassy and told C.I.A. officers he knew of a group that was planning to detonate a bomb-laden truck inside the diplomats' underground parking garage.

In a separate interrogation by Kenyan security officials, which was relayed to the Americans, Mr. Ahmed made his own involvement in the plot clear, saying he had already taken surveillance photos of the embassy for the attack, which he said was to involve several vehicles and stun grenades.

The C.I.A. issued two intelligence reports on Mr. Ahmed's statements, but cautioned in its reports that Mr. Ahmed might have fabricated his story, thus playing down the significance of the warning.

Mr. Ahmed is now being held in jail in Tanzania in connection with the embassy bombing in Tanzania, and American officials still are not sure what to make of his 1997 warning.

The Appeals

Ambassador's Pleas For Funds Dismissed

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The warnings in August and November prompted Ms. Bushnell to renew her case for a new embassy.

On Dec. 15, 1997, she sent a report back to State Department headquarters warning that the embassy's location made it "extremely vulnerable to a terrorist attack," and that it had to be replaced with a more secure building. Less than two weeks later, on Dec. 24, she sent another cable saying again that "the embassy's security profile, in a congested, downtown location, is cause for serious concern," and asked for a comprehensive review of the embassy's security status.

She also asked that State Department officials go back to Congress to ask for more money in to finance a new Nairobi embassy.

Senior officials were not swayed, arguing that the dangers were nonexistent or already dissipated. Mr. Ahmed's warning, a senior official said, had been largely discounted as not credible. The Kenyans had taken care of the more serious threat, he said, by arresting members of Al Haramain.

In a January 1998 budget review concerning embassy construction funds that included Under Secretary of State for Management Bonnie Cohen and other senior officials, Ms. Bushnell's request was not seriously considered, officials acknowledged.

Responding to her warnings of a worsening terrorist threat, a January 1998 cable told Ms. Bushnell that other embassy projects had priority, and that a new Nairobi embassy was not in the State Department's plans.

The cable said headquarters agreed that a "new chancery would be ideal," but that the State Department "had reviewed the case and understood her concerns" and had turned her down. In fact, the State Department had a long wish list of embassies it eventually wanted to replace, and Nairobi was not on it.

Congressional and State Department officials say that before the August embassy bombings, the department asked Congress to include funds in its fiscal 1999 budget for only two new embassies, in Beijing and Berlin. Those were the only new embassies the State Department had sought Congressional funds for since at least fiscal 1996.

Ms. Bushnell's increasingly insistent demands for a new embassy were so far out of step with the State Department's plans that officials at headquarters were beginning to see her as a nuisance who was obsessed by security, according to an official familiar with the matter.

But in addition to the terrorist threats, Ms. Bushnell had other reasons for concern about security, including street crime and local political violence.

In early 1998, the C.I.A.'s deputy station chief in Nairobi was mugged near the building. Ms. Bushnell, officials disclosed, had been told about a plot to kill her in early 1998 as well. And the local police refused to guard the embassy and sometimes beat up political dissidents right in front of the building, according to an American official.

The Plans

Garage Doors, Fences And Remodeling

Still, even similar warnings from other senior Government officials failed to persuade the State Department to change its mind. General Zinni, the commander of American forces in the region that includes East Africa, also sent a cable to the State Department warning that the embassy was vulnerable to a terrorist attack after he saw security conditions there for himself.

In the cablegram, General Zinni offered to send a security team from his Central Command to review security at the embassy, but his offer was turned down by the State Department because it was already planning to send its own team to placate Ms. Bushnell. In March 1998, a team from Diplomatic Security and the Foreign Building Office, which handles embassy leases and construction projects, arrived in Nairobi to conduct a security review.

In March, officials updated the security assessment last conducted at the embassy in 1994, and found that the embassy was in compliance with the security standards the State Department had established for a post facing a medium terrorist threat.

Security recommendations made in 1994 had been carried out, the review found. A week later, the team sent out from Washington conducted its review, and proposed about \$500,000 worth of new security measures, including the installation of a new fence around the front parking lot, upgrading perimeter surveillance, and construction of a fence in front of the embassy's front entrance.

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In March, funds for a special roll-down door for the underground parking garage was approved. Two months later, funds for a similar door for the front entrance of the building and a new perimeter fence were approved. But by the time of the attack, only the garage door had been installed.

Immediately after the attack, the State Department said it had been planning to spend about \$3 million in 1999 to upgrade security at the embassy. But officials now acknowledge that most of the money was earmarked for interior remodeling, and that only a small part was to go for security.

"We felt they shouldn't bother to renovate," an official said. "We said they should use that money for a new building."

After the bombings, the Clinton Administration has also asked Congress for \$1.8 billion to improve security at diplomatic posts around the world, and to build new embassies in Nairobi and Dar es Salaam. Yesterday, the Crowe panel included a recommendation that the State Department spend an additional \$14 billion over the next decade.

And just before Christmas, the State Department briefly closed the embassy in Nairobi after the United States was warned that Mr. bin Laden and his group might be ready to strike again.

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GRAPHIC: Photos: More than 200 died in the bombing of the U.S. Embassy in Nairobi. (Agence France-Presse)(pg. A1); Prudence Bushnell, the United States Ambassador to Kenya, bid farewell in August to the coffins of 11 of the 12 Americans who were killed in the terror bombing of the embassy. Her earlier warnings to Washington about embassy security had gone unheeded. (Agence France-Presse); Secretary of State Madeleine K. Albright addressing Kenyans at the bomb-damaged United States Embassy in Nairobi a week and a half after the attack in August. (Reuters)(pg. A6)

Map of Tanzania and Kenya highlighting Nairobi. The embassy attacks in Nairobi and Dares Salaam were nearly simultaneous. (pg. A6)

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